EXHIBIT 1

ALFA INGENIUM 6.3 TABLES CONVERSION DECISIONS   Schedule B.3
(as of 2/20/02)

#	Module	Table	Table Name	Key Fields	Count	Notes	Conversion Decision	BT	Date
182	Online Support	PCOM	System Company Configuration	Company ID	24		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
183	Online Support	PSYS	System Control Information	System Control ID	10		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
184	Online Support	SCCL	Subsidiary Company/Client	Company ID, Subsidiary Company ID, Language Code	8		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
185	Online Support	SCOM	Subsidiary Company	Company ID, Subsidiary Company ID	88		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
186	Online Support	ATRN	Online Transaction Info	Company ID, User ID, Transaction Date, Transaction Time, Task ID, User ID, Sequence Number	11		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
187	Online Support	AUDT	Audited Database Change Info	Company ID, Audit Key Indicator, Audit Date, Audit Time, User ID, Instance ID, Instance Sequence #	15		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
188	Online Support	MSAU	On-line / Batch Audited Messages	Company ID, User ID, Transaction ID, Audited Message Date, Audited Message Time	15		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
189	Online Support	ERLG	On-line / Batch Error Log	Error Date, Error Time	11		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
190	Online Support	MSGS	On-line / Batch Messages	Company ID, Message Reference ID, Message Reference #, Language Code, Security Class Code	10		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
191	Online Support	MSIN	On-line / Batch Messages By User	User ID, Message Date, Message Time, Task ID, Sequence Number	15		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
192	Online Support	USES	User Application Sign-on Info	Session ID, User ID, Sequence Number	9		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
193	Online Support	USER	User Session Total Information	Subsidiary Company ID, Session Time Stamp, User ID	13		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
194	Online Support	CKPT	Checkpoint Information	Company ID, Checkpoint Program ID, Instance ID	10		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
195	Online Support	BFCN	Business Functions	Business Function ID	6		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
196	Online Support	BPFL	Business Process Flow	Business Process Flow ID	3		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
197	Online Support	BPFS	Business Process Flow Security	Company ID, Security Class ID, Business Process Flow ID	9		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
198	Online Support	CRAS (new table in 6.3)	Country Region Assignment	7	7	This table assigns a region code based the regional exit ID and the country. A region code is used to reduce the effort to assign the same processing to many countries.	1) Do not mechanically populate this Ingenium table.	BT	2/13/02
199	Online Support	DMAD	Descriptions by Language	Company ID, Allowed Value Table CD, Allowed Value Code, Allowed Value Language	7		1) Do not mechanically populate this Ingenium table.	BT	2/13/02

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#		Code	Name	Key Fields	No.	Description	Decision		BT	Date
200	Online Support	DMAS	Allowed Values	Allowed Value Table CD, Allowed Value Code, Allowed Value Subset CD	6		1) Do not mechanically populate this Ingenium table.		BT	2/13/02
201	Online Support	DMAV	Allowed Values Grpd by Table	Allowed Value Table Code, Allowed Value Code	6		1) Do not mechanically populate this Ingenium table.		BT	2/13/02
202	Online Support	EDIT	Edit Table Information	Company ID, Edit Table Type ID, Edit Value ID, Edit Language Code	7		1) Do not mechanically populate this Ingenium table.		BT	2/13/02
203	Online Support	TTAB	Translation Table Info	Company ID, Edit Table Type ID, Edit Table Value ID, Admin Application ID	7		1) Do not mechanically populate this Ingenium table.		BT	2/13/02
204	Online Support	PASS	Policy ID Assignment	Company ID, Business Class Code	7	This table is used for automatic policy assignment. It contains starting and ending valuesof the policy ID for the specified class of business.	1) Do not mechanically populate this Ingenium table.		BT	2/13/02
205	Online Support	PRTR	Printer Information	Company ID, Printer ID	8		1) Do not mechanically populate this Ingenium table.		BT	2/13/02
206	Online Support	TEXT	Text String Information	Company ID, Text Source ID, Reference ID, Language ID	10		1) Do not mechanically populate this Ingenium table.		BT	2/13/02
207	Online Support	TRAN	Transaction Extract Info	Company ID, User ID, Transaction Date, Transaction Time, Transaction Task ID, Sequence Number	11		1) Do not mechanically populate this Ingenium table.		BT	2/13/02
208	Online Support	TWRK	Temporary Information	User ID, Process ID, Instance ID, Area ID, Sequence Number	8		1) Do not mechanically populate this Ingenium table.		BT	2/13/02
209	Online Support	UXIT	User Exit	User Exit ID	6		1) Do not mechanically populate this Ingenium table.		BT	2/13/02
210	Online Support	RXIT new table in 6.3	Regional Exit	?		This table contains regional exits used by INGENIUM. A regional exit is a program containing specific processing for a particular region. This table supports multiple regions with one source base of INGENIUM.	1) Do not mechanically populate this Ingenium table.		BT	2/13/02
211	Online Support	MT	Monthly Commission and	Company ID, Monthly Control ID	8		1) Do not mechanically populate this Ingenium table.		BT	2/13/02
212	Online Support	MENU	Menu Relationships	Menu ID, Menu Group Code, Timestamp	7	This table contains relationships between INGENIUM Menu Groups and Business Process Flows for a given Menu. A user is assigned a specific Menu via their security user class. The final Menu structure for a given user is the structure defined on this table minus Business Process Flows to which their security class does not have access. The table allows only a two level structure	1) Do not mechanically populate this Ingenium table.		BT	2/13/02
213	Batch Support	BPEX	Batch Job Information	Company ID, Batch Program ID, Instance ID, Group ID	6	This table contains executing batch jobs by batch program group. It is used in determining whether Business Process Flows can start. A Business Process Flow can not start unless it has a concurrency rule for every batch program group currently executing.	1) Do not mechanically populate this Ingenium table.		BT	2/13/02

ALFA INGENIUM 6.3 TABLES CONVERSION DECISIONS   Schedule B.3
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#								
214	Batch Support	BPFC	Batch Process Rules	Batch Program ID Group ID	4	This table provides the rules that allow a Business Process Flow to start while batch programs are executing. A Business Process Flow may start if no batch program is running or if the Business Process Flow has a rule record for all batch program groups currently executing.	1) Do not mechanically populate this Ingenium table.	BT	2/13/02
215	Batch Support	BPGA	Batch Program Group Information	Batch Program ID Group ID	4	This table associates batch programs with batch program groups. It is used in conjunction with the Business Process Flow Concurrency Rule table to allow Business Process Flows to run at the same time as some batch programs.	1) Do not mechanically populate this Ingenium table.	BT	2/13/02
216	Security	USCL	Valid Security Classes Info	Security Class ID	7		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
217	Security	USEC	Valid User Security Information	User ID	13		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
218	Security	XTAB	Security Edit Values Info	Edit Type ID Edit Value ID Language Code	4		1) Do not mechanically populate this Ingenium table.	BT	2/13/02
219	Security	ASCL	Applications Security Classes Info	Security Class ID Company ID	32		1) Do not mechanically populate this Ingenium table.	BT	2/13/02

ALFA LIFE DATA CONVERSION TASKS FOR CFO POLICIES ONLY
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PROJECT PHASE	TASK ID	RELATED TRAILER/ FILE/TABLE	SYSTEM	TASK DESCRIPTION	PERSON DAYS	PHASE TOTAL
DATA ANALYSIS	1	CFOMAST-Base	CFO	Create Data Analysis reports for this file.	3	
DATA ANALYSIS	2	CFOMAST-Base	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	3	CFOMAST-Term	CFO	Create Data Analysis reports for this file.	3	
DATA ANALYSIS	4	CFOMAST-Term	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	5	CHGNOT Trailer	CFO	Create Data Analysis reports for this trailer.	2	
DATA ANALYSIS	6	CHGNOT Trailer	CFO	Resolve any data issues that have surfaced for this trailer.	1	
DATA ANALYSIS	7	EXTLIF Trailer	CFO	Create Data Analysis reports for this trailer.	2	
DATA ANALYSIS	8	EXTLIF Trailer	CFO	Resolve any data issues that have surfaced for this trailer.	1	
DATA ANALYSIS	9	AGTINT Trailer	CFO	Create Data Analysis reports for this trailer.	2	
DATA ANALYSIS	10	AGTINT Trailer	CFO	Resolve any data issues that have surfaced for this trailer.	1	
DATA ANALYSIS	11	TRMRDR Trailer	CFO	Create Data Analysis reports for this trailer.	2	
DATA ANALYSIS	12	TRMRDR Trailer	CFO	Resolve any data issues that have surfaced for this trailer.	1	
DATA ANALYSIS	13	ADDDEP1 Trailer	CFO	Create Data Analysis reports for this trailer.	2	
DATA ANALYSIS	14	ADDDEP1 Trailer	CFO	Resolve any data issues that have surfaced for this trailer.	1	
DATA ANALYSIS	15	ADDDEP2 Trailer	CFO	Create Data Analysis reports for this trailer.	2	
DATA ANALYSIS	16	ADDDEP2 Trailer	CFO	Resolve any data issues that have surfaced for this trailer.	1	
DATA ANALYSIS	17	SUPBEN Trailer	CFO	Create Data Analysis reports for this trailer.	2	
DATA ANALYSIS	18	SUPBEN Trailer	CFO	Resolve any data issues that have surfaced for this trailer.	1	
DATA ANALYSIS	19	LONLEN Trailer	CFO	Create Data Analysis reports for this trailer.	2	
DATA ANALYSIS	20	LONLEN Trailer	CFO	Resolve any data issues that have surfaced for this trailer.	1	
DATA ANALYSIS	21	NAMADR Trailer	CFO	Create Data Analysis reports for this trailer.	6	
DATA ANALYSIS	22	NAMADR Trailer	CFO	Resolve any data issues that have surfaced for this trailer.	3	
DATA ANALYSIS	23	LFCSHVL	CFO	Create Data Analysis reports for this file.	4	
DATA ANALYSIS	24	LFCSHVL	CFO	Resolve any data issues that have surfaced for this file.	2	
DATA ANALYSIS	25	Comm History	CFO	Create Data Analysis reports for this file.	2	
DATA ANALYSIS	26	Comm History	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	27	LFBNKFL	CFO	Create Data Analysis reports for this file.	2	
DATA ANALYSIS	28	LFBNKFL	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	29	EIF - Base	FUND	Create Data Analysis reports for this file.	4	
DATA ANALYSIS	30	EIF - Base	FUND	Resolve any data issues that have surfaced for this file.	2	
DATA ANALYSIS	31	EIF - FUND Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	32	EIF - FUND Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	33	EIF - MAINT Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	34	EIF - MAINT Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	35	EIF - INV YR Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	36	EIF - INV YR Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	37	EIF - LAPSE Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	38	EIF - LAPSE Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	39	ULF - Base	FUND	Create Data Analysis reports for this file.	4	
DATA ANALYSIS	40	ULF - Base	FUND	Resolve any data issues that have surfaced for this file.	2	
DATA ANALYSIS	41	ULF - BUCKET Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	42	ULF - BUCKET Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	43	ULF - VERSARY Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	44	ULF - VERSARY Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	45	ULF - MAINT Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	46	ULF - MAINT Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	47	ULF - CHGDBO Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	48	ULF - CHGDBO Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	49	ULF - CHGWMD Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	50	ULF - CHGWMD Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	51	ULF - PREMPAY Trailer	FUND	Create Data Analysis reports for this trailer.	4	

Schedule B.4

ALFA LIFE DATA CONVERSION TASKS FOR CFO POLICIES ONLY
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PROJECT PHASE	TASK ID	RELATED TRAILER/ FILE/TABLE	SYSTEM	TASK DESCRIPTION	PERSON DAYS	PHASE TOTAL
DATA ANALYSIS	52	ULF - PREMPAY Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	53	ULF - LOAN Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	54	ULF - LOAN Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	55	ULF - WITHDRAW Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	56	ULF - WITHDRAW Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	57	ULF - LAPSE Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	58	ULF - LAPSE Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	59	ULF - CONVERT Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	60	ULF - CONVERT Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	61	ULF - REINST Trailer	FUND	Create Data Analysis reports for this trailer.	4	
DATA ANALYSIS	62	ULF - REINST Trailer	FUND	Resolve any data issues that have surfaced for this trailer.	2	
DATA ANALYSIS	63	LFREIN	CFO	Create Data Analysis reports for this file.	3	
DATA ANALYSIS	64	LFREIN	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	65	REINRATE	CFO	Create Data Analysis reports for this file.	3	
DATA ANALYSIS	66	REINRATE	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	67	LFALLOW	CFO	Create Data Analysis reports for this file.	3	
DATA ANALYSIS	68	LFALLOW	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	69	LFALWRT	CFO	Create Data Analysis reports for this file.	3	
DATA ANALYSIS	70	LFALWRT	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	71	LFASSNE	CFO	Create Data Analysis reports for this file.	2	
DATA ANALYSIS	72	LFASSNE	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	73	LFRPMST	CFO	Create Data Analysis reports for this file.	2	
DATA ANALYSIS	74	LFRPMST	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	75	LFSURR	CFO	Create Data Analysis reports for this file.	2	
DATA ANALYSIS	76	LFSURR	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	77	LFIRNGR	CFO	Create Data Analysis reports for this file.	3	
DATA ANALYSIS	78	LFIRNGR	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	79	CFODVNV	CFO	Create Data Analysis reports for this file.	3	
DATA ANALYSIS	80	CFODVNV	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	81	DHX28	CFO	Create Data Analysis reports for this file.	2	
DATA ANALYSIS	82	DHX28	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	83	CANAPEXT	CFO	Create Data Analysis reports for this file.	2	
DATA ANALYSIS	84	CANAPEXT	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	85	LFTAMRA	CFO	Create Data Analysis reports for this file.	3	
DATA ANALYSIS	86	LFTAMRA	CFO	Resolve any data issues that have surfaced for this file.	1	
DATA ANALYSIS	87	DEPMAST	CFO	Create Data Analysis reports for this file.	4	
DATA ANALYSIS	88	DEPMAST	CFO	Resolve any data issues that have surfaced for this file.	2	
DATA ANALYSIS	89	LONLEN Term	CFO	Create a list of all loan trailers on terminated polcies.	1	
DATA ANALYSIS	90	LPACCKJN	AS/400	Create Data Analysis reports for this table.	3	
DATA ANALYSIS	91	LPACCKJN	AS/400	Resolve any data issues that have surfaced for this table.	1	
DATA ANALYSIS	92	LPACMSTR	AS/400	Create Data Analysis reports for this table.	3	
DATA ANALYSIS	93	LPACMSTR	AS/400	Resolve any data issues that have surfaced for this table.	1	
DATA ANALYSIS	94	LPACREF	AS/400	Create Data Analysis reports for this table.	3	
DATA ANALYSIS	95	LPACREF	AS/400	Resolve any data issues that have surfaced for this table.	1	
DATA ANALYSIS	96	LPCLADDR	AS/400	Create Data Analysis reports for this table.	2	
DATA ANALYSIS	97	LPCLADDR	AS/400	Resolve any data issues that have surfaced for this table.	1	
DATA ANALYSIS	98	LPADCLT	AS/400	Create Data Analysis reports for this table.	2	
DATA ANALYSIS	99	LPADCLT	AS/400	Resolve any data issues that have surfaced for this table.	1	
DATA ANALYSIS	100	LPCLCNTL	AS/400	Create Data Analysis reports for this table.	2	
DATA ANALYSIS	101	LPCLCNTL	AS/400	Resolve any data issues that have surfaced for this table.	1	
DATA ANALYSIS	102	LPCLDGRPH	AS/400	Create Data Analysis reports for this table.	2	

Schedule B/4   ADVANTAGE 000113

ALFA LIFE DATA CONVERSION TASKS FOR CFO POLICIES ONLY
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PROJECT PHASE	TASK ID	RELATED TRAILER/ FILE/TABLE	SYSTEM	TASK DESCRIPTION	PERSON DAYS	PHASE TOTAL
MAPPING	34	CFAG	Ingenium	Resolve any data mapping issues.	1	
MAPPING	35	SDEP	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	36	SDEP	Ingenium	Resolve any data mapping issues.	1	
MAPPING	37	UH	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	38	UH	Ingenium	Resolve any data mapping issues.	1	
MAPPING	39	UHCO	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	40	UHCO	Ingenium	Resolve any data mapping issues.	1	
MAPPING	41	PGAL	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	42	PGAL	Ingenium	Resolve any data mapping issues.	1	
MAPPING	43	CLI	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	6	
MAPPING	44	CLI	Ingenium	Resolve any data mapping issues.	2	
MAPPING	45	CLIA	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	46	CLIA	Ingenium	Resolve any data mapping issues.	1	
MAPPING	47	CLIB	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	48	CLIB	Ingenium	Resolve any data mapping issues.	1	
MAPPING	49	CLNM	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	50	CLNM	Ingenium	Resolve any data mapping issues.	1	
MAPPING	51	AGTC	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	52	AGTC	Ingenium	Resolve any data mapping issues.	1	
MAPPING	53	LABR	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	54	LABR	Ingenium	Resolve any data mapping issues.	1	
MAPPING	55	MIBT	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	56	MIBT	Ingenium	Resolve any data mapping issues.	1	
MAPPING	57	REQT	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	58	REQT	Ingenium	Resolve any data mapping issues.	1	
MAPPING	59	CC	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	60	CC	Ingenium	Resolve any data mapping issues.	1	
MAPPING	61	ACTX	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	3	
MAPPING	62	ACTX	Ingenium	Resolve any data mapping issues.	1	
MAPPING	63	BNKA	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	64	BNKA	Ingenium	Resolve any data mapping issues.	1	
MAPPING	65	BNKB	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	66	BNKB	Ingenium	Resolve any data mapping issues.	1	
MAPPING	67	CHTX	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	3	
MAPPING	68	CHTX	Ingenium	Resolve any data mapping issues.	1	
MAPPING	69	RI	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	4	
MAPPING	70	RI	Ingenium	Resolve any data mapping issues.	2	
MAPPING	71	RT	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	4	
MAPPING	72	RT	Ingenium	Resolve any data mapping issues.	2	
MAPPING	73	MD	Ingenium	Map this table's fields from the various system file(s)/trailer(s).	2	
MAPPING	74	MD	Ingenium	Resolve any data mapping issues.	1	155
CODING	1	POL	Ingenium	Code / unit test program to convert the data into this table.	6	
CODING	2	POLC	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	3	POLL	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	4	LHST	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	5	POLN	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	6	POLT	Ingenium	Code / unit test program to convert the data into this table.	3	
CODING	7	POLW	Ingenium	Code / unit test program to convert the data into this table.	1	
CODING	8	CVG	Ingenium	Code / unit test program to convert the data into this table.	6	
CODING	9	CVGA	Ingenium	Code / unit test program to convert the data into this table.	2	

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PROJECT PHASE	TASK ID	RELATED TRAILER/ FILE/TABLE	SYSTEM	TASK DESCRIPTION	PERSON DAYS	PHASE TOTAL
CODING	10	CVGC	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	11	PHST	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	12	AMEX	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	13	BNDV	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	14	TAMH	Ingenium	Code / unit test program to convert the data into this table.	3	
CODING	15	CFLW	Ingenium	Code / unit test program to convert the data into this table.	16	
CODING	16	CFCO	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	17	CFAG	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	18	SDEP	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	19	UH	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	20	UHCO	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	21	PGAL	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	22	CLI	Ingenium	Code / unit test program to convert the data into this table.	6	
CODING	23	CLIA	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	24	CLIB	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	25	CLNM	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	26	AGTC	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	27	LABR	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	28	MIBT	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	29	REQT	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	30	CC	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	31	ACTX	Ingenium	Code / unit test program to convert the data into this table.	3	
CODING	32	BNKA	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	33	BNKB	Ingenium	Code / unit test program to convert the data into this table.	2	
CODING	34	CHTX	Ingenium	Code / unit test program to convert the data into this table.	3	
CODING	35	RI	Ingenium	Code / unit test program to convert the data into this table.	4	
CODING	36	RT	Ingenium	Code / unit test program to convert the data into this table.	4	
CODING	37	MD	Ingenium	Code / unit test program to convert the data into this table.	2	107
TESTING	1	n/a	Ingenium	Create cross edit programs for testing.	30	
TESTING	2	n/a	Ingenium	Run cross edit programs.	20	
TESTING	3	n/a	Ingenium	Resolve any issues discovered by cross edit programs.	40	
TESTING	4	n/a	Ingenium	Load database(s) for User Testing.	20	
TESTING	5	n/a	Ingenium	Resolve any issues discovered in User Testing.	20	130
PRE-PROD	1	n/a	n/a	Optimize conversion routines.	8	
PRE-PROD	2	n/a	n/a	Run full conversion to test space, time.	10	
PRE-PROD	3	n/a	n/a	Plan and prepare for cut-over weekend for conversion.	16	34
CONV	1	n/a	n/a	Perform data conversion.	20	
CONV	2	n/a	n/a	Verify conversion tasks have all been completed.	10	
CONV	3	n/a	n/a	Resolve any post-conversion problems.	20	50
				TOTALS	723	723

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS
(as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS / COMMENTS	SOURCE FILE OR CFO TRAILER	NUMBER OF SOURCE RECS	INGEN TOTAL COUNT	TOTAL LEN X INGEN TOT COUNT
1	Policy/Coverage	POL	Base Policy Information	Company ID	1372	Conversion will come from several sources. It will come from CFO master, cancer master, as400, a PC system (DEFERRED ANN), and a spread sheet. This table contains the base policy information for life health and annuity policies. Pending inforce and terminated.	CFOMAST CHGNOT EXTLIF ADDDEP YTDCFO CHGNOT EXTLIF ADDDEP NAMADR EIF-BASE ULF-BASE AHMAST CANFILE LFSURR LFRNGR Def Annuities LFRPMST CANAPEXT	200,170 22,302 28,702 25,713 330,778 232,405 145,417 25,173 3,684,059 10,381 EIF-BASE 2,546 ULF-BASE 5,616 5,938 1,041 73,149 75,703	620,619	851,489,268
2	Policy/Coverage	POLC	Policy Client Information	Company ID Policy ID Relationship Type Client ID	96		LFASSNE LPADCLT Group Life	2,440 1,070,898 2,414	1,075,752	103,272,192
3	Policy/Coverage	POLL	Policy Loan Information	Company ID Policy ID Policy Loan ID	136	Only the loans on active policies will be converted since loan information on terminated cases is unreliable.	LONLEN	15,303	15,303	2,081,208
4	Policy/Coverage	LHST	Policy Loan History Information	Company ID Policy ID Loan ID Loan Effective Date Loan Sequence Number	92		LONLEN	15,303	15,303	1,407,876
5	Policy/Coverage	POLN	Policy Notify Information	Company ID Policy ID Notify Date Sequence Number	80	This table contains policy notify information. Policy notify records are stored by date. Assumption that conversion is 1 for 1.	CHGNOT	254,707	254,707	20,376,560
6	Policy/Coverage	POLT	Policy Tax Information	Company ID Policy ID	444	This table contains policy tax related information. One record for each policy is stored on this table. There are several tax related fields in the POLT table. Do we think that any of these fields need to be populated upon conversion? Yes. Assumption that conversion is 1 for one at the policy level.	LFSURR others?	5,616	5,616	2,493,504
7	Policy/Coverage	POLW	Policy Writing Agents	Company ID Policy ID Agent ID	75	Use Agent interest trailer - this is for production credit.	AGTINT	530,612	530,612	39,795,900
8	Policy/Coverage	CVG	Base Coverage Information	Company ID Policy ID Coverage Number	1,002	Assumption conversion is 1 for 1.	EXTLIF TRMRDR SUPBEN Comm History AHMAST CANFILE Deferred Annuities LFNGR LPNBCOV Def Annuities LFSURR	43,339 71,128 426,334 110,029 10,381 2,546 5,938 1,041 109,355 1,041 5,616	671,103	672,445,206

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS
(as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS/COMMENTS	SOURCE FILE OR GEO TRAILER	NUMBER OF SOURCE RECS	INGEN. TOTAL COUNT	TOTAL LEN. INGEN TOT COUNT
9	PolicyCoverage	CVGA	Coverage Agent Information	Company ID, Policy ID, Coverage Number, Agent ID	111	This table contains the commissionable Agent information for a specific Coverage. Assumption that conversion is 1 for 1 and includes both active an terminated records.	AGTINT Active, AGTINT - Term	215,362 / 315,250	530,612	58,897,932
10	PolicyCoverage	CVGC	Coverage Client Information	Company ID, Policy ID, Coverage Number, Client Relationship Type, Client ID	78	This table contains Client Information that is related to a specific Coverage.	LPADCLT Group Life	1,070,898 / 2,414	1,073,312	83,718,336
11	PolicyCoverage	PHST	Policy / Coverage Change History Info	Company ID, Policy ID, Effective Date, Sequence Number	128	EIF-FUND-TRAILER VSAM- 2,666,093 · EIF-FUND-TRAILER Seq -10309075 · EIF-FILE-MAINT-TRAILER VSAM 30992 · FILE-MAINT-TRAILER SEQ 70747 · INVESTMENT-YR-TRAILER VSAM 170376 · INVESTMENT-YR-TRAILER SEQ 472500 · LAPSE-PROC-TRAILER VSAM 48015 · EIF-LAPSE-PROC-TRAILER SEQ 5654 · BUCKET-TRAILER VSAM 185426 · BUCKET-TRAILER SEQ 347545 · VERSARY-TRLR VSAM 1686640 · VERSARY-TRLR SEQ 4517139 · FILE-MAINT-TRLR VSAM 30,279 · FILE-MAINT-TRLR SEQ 61557 · CHG-DBO-REC VSAM 3994 · CHG-DBO-REC SEQ 7813 · CHG-WMD-REC VSAM 3871 · CHG-WMD-REC SEQ 15214 · PREM-PAY-TRLR VSAM 976727 · PREM-PAY-TRLR SEQ 3047969 · LOAN-TRLR VSAM 16553 · LOAN-TRLR SEQ 30631 · ULF-LOAN-TRLR SEQ 622 · ULF-FUND-WITHDRAW-TRLR VSAM 1079 · ULF-FUND-WITHDRAW-TRLR SEQ 37569 · ULF-LAPSE-PROC-TRLR VSAM 203 · ULF-LAPSE-PROC-TRLR SEQ 18,124 · ULF-CONVERT-PROC-TRLR VSAM 107,510 · ULF-CONVERT-PROC-TRLR SEQ 216 · ULF-REINSTATEMENT-TRLR 154	EIF - BASE / ULF - BASE (2,666,093; 10,309,075; 30,992; 70747; 170,376; 472,500; 48,015; 5,654; 185,426; 347,545; 1,686,640; 4,517,139; 30,279; 61,557; 3,994; 7,813; 3,871; 15,214; 976,727; 3,047,969; 16,553; 30,631; 622; 1,079; 37,569; 203; 18,124; 107,510; 216; 154)	24,870,287		3,183,396,736
12	PolicyCoverage	AMEX	Amendments / Exclusions Info	Company ID, Policy ID, Record Type Code, Sequence Number	871		LPNBHOEND LPNBCNTAMD	122,498 / 59,757	182,255	158,744,105
13	PolicyCoverage	BNDV	Bonus/Dividend	Company ID, Policy ID, Coverage Number, Bonus/Div Type Code, Bonus/Div IDT Number, Bonus/Div Sequence #	103	1) This table contains dividend annual bonus and terminal bonus activity.	ADDDEP I, ADDDEP II	42,926	42,926	4,421,378
14	PolicyCoverage	TAMH	TAMRA Tax Information (US)	Company ID, Policy ID, Effective Date	136	This table contains information used to support the U.S. Technical and Miscellaneous Revenue Act (TAMRA) and associated seven-pay processing requirements. Historical information is needed in order to do retroactive processing triggered by face decrease requirements.	LFTAMRA	198,099	198,099	26,941,464

Alfa Ingenium 6.3 Counts V4.2

ADVANTAGE Consulting Group, Inc.

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS
(as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS / COMMENTS		SOURCE FILE OR CFCO TRAILER	NUMBER OF SOURCE RECS	INGEN. TOTAL COUNT	TOTAL LEN X INGEN. TOT COUNT
15	Policy/Coverage	CFLW	Cash Flow Detail Info	Company ID Policy ID Coverage Number Cash Flow Type Code Effective Date Sequence Number	538	EIF-FUND-TRAILER VSAM- 2666093 EIF-FUND-TRAILER Seq.-103090175 EIF-FILE-MAINT-TRAILER VSAM 30992 FILE-MAINT-TRAILER SEQ 70747 FILE-MAINT-TRAILER VSAM 170376 INVESTMENT-YR-TRAILER VSAM 170376 INVESTMENT-YR-TRAILER SEQ 472500 LAPSE-PROC-TRAILER VSAM 48015 EIF-LAPSE-PROC-TRAILER SEQ 5654 ULF-BUCKET-TRAILER VSAM 185426 ULF-BUCKET-TRAILER SEQ 347545 ULF-VERSARY-TRLR VSAM 1686640 VERSARY-TRLR SEQ 4517139 FILE-MAINT-TRLR VSAM 30279 FILE-MAINT-TRLR SEQ 61557 CHG-DBO-REC VSAM 3994 CHG-DBO-REC SEQ 7813 CHG-WMD-REC VSAM 3871 CHG-WMD-REC SEQ 15214 PREM-PAY-TRLR VSAM 976727 PREM-PAY-TRLR SEQ 3047969 LOAN-TRLR VSAM 16553 ULF-LOAN-TRLR SEQ 30631 Deferred Annuities Transactions 10390	EIF- EIF- EIF- ULF- ULF- ULF- ULF- ULF- ULF- ULF- ULF- ULF- ULF-	LFEIFFL TRAILERS LFULFFL TRAILERS Def Annuities - transactions	2,666,093 10,309,075 30,992 170,747 170,376 472,500 48,015 5,654 185,426 347,545 1,686,640 4,517,139 30,279 61,557 3,994 7,813 3,871 15,214 976,727 3,047,969 16,553 30,631 10,390	24,715,200	13,296,777,600
16	Policy/Coverage	CFCO	Cash Flow Coverage Info	Company ID Policy ID Coverage Number Cash Flow Type Code Effective Date Sequence Number Allocation Coverage #	98	See comments in CFLW		LFEIFFL TRAILERS LFULFFL TRAILERS Def Annuities - transactions	24,666,282 1,041	24,667,323	2,417,397,654
17	Policy/Coverage	CFAG	Agent Info for Flexible Premium Deposits	Company ID Policy ID Coverage Number Sequence Number	99	This table contains agent information applicable to flexible premium annuity deposit commissions. The agent information is defaulted from the FPA coverage information but can be overridden at the time of the deposit transaction.		Def Annuities - transactions Def Annuities - policies AGTINT	1,041 530,612	561,653	55,603,647
18	Policy/Coverage	UH	Universal Life Monthaversary Info	Company ID Policy ID Effective Date Number	176	This table contains Universal Life Monthaversary information which is used to control the undo/redo process and provide inquiry on monthaversary processing information. One entry per universal life policy per month is stored on this table. ULF-VERSARY-TRLR VSAM 1686640 VERSARY-TRLR SEQ 4517139	ULF	ULF-VERSARY-TRLR VSAM ULF-VERSARY-TRLR SEQ	1,686,640 4,517,139	6,203,779	1,091,865,104
19	Policy/Coverage	UHCO	Universal Life Monthaversary	Company ID Policy ID Effective Date Number Coverage Number	208	This table contains Universal Life Monthaversary coverage information. ULF-VERSARY-TRLR VSAM 1686640 VERSARY-TRLR SEQ 4517139 CHG-DBO-REC VSAM 3994 CHG-DBO-REC SEQ 7813 ULF-FUND-WITHDRAW-TRLR VSAM 622 ULF-FUND-WITHDRAW-TRLR SEQ 1079	ULF	LFULFFL TRAILERS ULF	1,686,640 4,517,139 3,994 7,813 622 1,079	6,203,779	1,290,386,032

(handwritten note: "What product ISO - Monthaversary processing more than ...")

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS (as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS / COMMENTS	SOURCE FILE OR CFO TRAILER	NUMBER OF SOURCE RECS	INGEN. TOTAL COUNT	TOTAL LEN INGEN TOT COUNT
20	Policy/Coverage	PGAL new table in 6.3	Policy Gain Allocation	?	50	1) This table contains principal and gain transaction and running total amounts by allocation type for policies. Records are generated for each deposit, loan, partial surrender or full policy surrender transaction on a policy. Assumption is 1 for 1 until we have key details etc. for this table. Estimated Record length only in INGENIUM.	LFIRNGR	5,938	5,938	296,900
21	Client	CLI	Base Client Information	Company ID Client ID	557	This table contains the base client information such as the client's birth date, sex, employment and underwriting details. LFASSNE has no relevant information to map to this table LPCLDGRPH will have field level moves to build the base client information. 3,684,059 active/3,876,148 lapse Note: Lines 15, 21, 51, 52 & 61 will be converted from CFO. Lines 11, 12, 13, 14, 16, 31, 41, 53 & 62 will be converted from the AS/400 client system. Note: The Line Data field is variable by Line Type.	LFASSNE LPCLCNTL LPCLDGRPH	2,440 396,025 351,260	396,025	220,585,925
22	Client	CLIA	Client Address Information	Company ID Client ID Group Code Type Code Sequence Number	253	This table contains the client's postal address information. Address are divided into three types; primary, secondary and previous. Primary addresses are identified with a type of 'PR'. A client can only have one primary address record. Secondary address	LFASSNE LPCLADDR LPCLDGRPH	2,440 368,565 351,260	371,005	93,864,265
23	Client	CLIB	Client Bank Account Info	Company ID Bank ID Bank Branch ID Bank Account ID Client ID	94	This table contains client bank account information for use in PAC billing and in payoff processing. Each entry represents a bank account attached to a client.	LFBNKFL NAMADR	4,744 7,560,207	7,564,951	711,105,394
24	Client	CLNM	Client Indiv Associations	Company ID Client ID Client Indiv Group Code Client Indiv Name Type CD Sequence Number	208	This table contains various names of individuals associated with client.	LFASSNE LPADCLT	2,440 1,070,898	1,073,338	223,254,304
25	Client	AGTC	Agent / Client Relationship Info	Company ID Agent ID Relationship Type Code Client ID	68	1) This ingenium table is used to indicate which agent is the mailing, regular and servicing agent for a client. It has nothing to with commissionable agents, but is used mostly to designate a servicing agent if an insurance company needs an agent to con	AGTINT	530,612	530,612	36,081,616
26	Underwriting	LABR	Client Lab Results Information	Company ID Client ID Lab Test Date Lab Test ID Sequence Number	400	This table contains results from the lab tests that have been matched with a client.	LPNBDETREQ	119,594	119,594	47,837,600
27	Underwriting	MIBT	MIB Response Information	Company ID Client ID Sequence Number	2096	1) This table contains the response from MIB after a search request was performed. Information populated to this table will be based on the MIB header record. The detail will fill fields. Assumption: There will never be more detail records than header records.	LPNBMIB LPNBMIBDET	281,273 122,384	281,273	589,548,208

ADVANTAGE Consulting Group, Inc.

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS (as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY KEY FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS / COMMENTS	SOURCE FILE OR CFD TRAILER	NUMBER OF SOURCE RECS	INGEN. TOTAL COUNT	TOTAL LEN. INGEN. TOT COUNT
28	Underwriting	REQT	Underwriting Requirements Info	Company ID / Policy / Client Code / Policy / Client ID / Requirement ID / Sequence Number	164	This table contains details of requirements that have been requested or ordered at a client level for underwriting requirements or at a policy level for issue requirements. Note: The requirement status field is included in an alternate access path to allow searches for any outstanding requirements. Assumption is that the conversion will be a 1 for 1. However, the number may be smaller depending on how many requirements were requested at a client level at an underwriting requirements level or at a policy level for issue requirements.	LPNBCNTREQ	268,691	268,691	44,065,324
29	Agency	CC	Commission Pattern Code Info	Company ID / Rate Table ID	96	1) This table contains one record for each commission pattern code used in the policy table if the plan is set up to use the rates on this table. Each agent receiving commission on a policy has a commission code generated or entered on that policy. This conversion should be a 1 for 1 conversion.	REINRATE	41,046	41,046	3,940,416
30	Accounting	ACTX	This table contains accounting entries for the current and prior accounting periods.	Company ID / Account transaction part number / userid / Account Trans. Instr. ID / Date and Time Stamp	267	accounting master - will need account number translation table to load - see Ingenium tables (ACTX, CMTX, MVTX) below holds 2 full years plus current year. (2 entries per pmt per policy) Convert some of this data to POLH? - probably 77 recs (no policy level commission data). Get recommendations from Solcorp BA. Since the LPACMSTR is the master AC file the assumption is that LPACREF will be used to build the accounting description on the ACTX table. There will be a 1 for 1 conversion on the master file LPACMSTR only.	LPACMSTR LPACREF	12,873,181 12,000,000	12,873,181	3,437,139,327
31	Banking Information	BNKA	Bank Account Information	Company ID / Bank ID / Bank Branch ID / Bank Account ID	136	conversion should be a 1 for 1.	LFBNKFL	4,744	4,744	645,184
32	Banking Information	BNKB	Bank Information Validation	Company ID / Bank ID / Bank Branch ID	328		LFBNKFL	4,744	4,744	1,556,032
33	Disbursements	CHTX	Print /Reconcile checks requested	Company Id / Check part number / userid / Check Instr. ID / Check TS	915	This table contains checks. It is used to reconcile any checks that are requested. See Patty Everidge and Solcorp B/A for these acct files. Check journal - outstanding paid voided	LPACCKJN	207,014	207,014	189,417,810
34	Group Processing	GR	Group Billing Information	Company ID / Record Type Code / Client ID / Subsidiary Company ID / Billing Effective Date / Policy ID	197	1) Is there any list bill data in the CFO etc. system? Yes 2) Should any of that information be mechanically converted? Yes	LPCLCNTL	396,025	396,025	78,016,925
35	Reinsurance	RI	Reinsurance Information	Company ID / Record Type Code / Policy ID / Coverage Number / Receipt Sequence Number	354	This table contains reinsurance information for a particular coverage record. Nine reinsurance records are allowed for each coverage	LFREIN LFALLOW LFALWRT	11,465 755 839	13,059	4,622,886

Alfa Ingenium 6.3 Counts V1.3

ADVANTAGE Consulting Group, Inc.

ALFA INGENIUM 6.3 TABLES DISK SPACE ANALYSIS
(as of 2/25/2002)

ID	FUNCTIONAL AREA	TABLE ID	TABLE DESCRIPTION	PRIMARY KEYS/FIELDS	INGENIUM TOTAL LENGTH	QUESTIONS/COMMENTS	SOURCE FILE OR CFO TRAILER	NUMBER OF SOURCE RECS	INGEN. TOTAL COUNT	TOTAL LEN INGEN. TOT COUNT
36	Plan Setup	R1	Rate Load Info	Company ID Rate Table ID Rate Type Code Smoker Code Par Code Sex Code Sub Table 1 Code Sub Table 2 Code Sub Table 3 Code Sub Table 4 Code Current Location Code Death Benefit Option CD Pension Qualifier Code Joint Life Code Term of Deposit-Months Term of Deposit-Days Age Effective Date Duration	146	This table contains Rate entries which are used in conjunction with the Rate Header table (where pointers and indicators to this table are held). They contain rates that are used for various calculations throughout the system.	LFCSHVL LFALLOW LPNBPRMRT CFODVNV	8,957 765 312,581 2,960	325,253	47,486,938
37	Underwriting	0	New Ingenium File-bm001	TO BE DETERMINED	150	Medical Cost file. The record length is an assumption.	LPNBMDFEE	2,935	2,935	440,250
38	Plan Setup	MD	MxDx Actuarial Values Info	Company ID MxDx ID MxDx Age	53	MxDx values for ETI - will need to convert - need CFO layout - DHX28 Mortality rates occurs a max of 120 times. Mechanically convert this data.	DHX28	5,400	5,400	286,200
								116,923,068		29,091,703,206

ADVANTAGE

103 W. College Ave., Suite 702, Appleton, Wisconsin, U.S.A. 54911

Phone: (920) 830-1990 Fax: (920) 830-1945

Schedule D

ADVANTAGE Consulting Group, Inc.
Richard E. Knutson
President
103 W. College Ave., Suite 702
Appleton, WI 54911

CLIENT: **ALFA Life Insurance Corp.**
William B. Harper, Jr.
Senior Vice President
Life and Loan Operations
2108 E. South Boulevard
Montgomery, AL 36191

FIXED PRICE AGREEMENT

Services to be Performed: Life & Health Insurance product/plan analysis services, including analysis, documentation and issue resolution.

Scope of Services: ALFA Life Insurance Corp. (ALFA) currently administers their life and health insurance contracts on various different systems (approximately 530,000 policies). These systems include a CFO based mainframe system, an Accident & Health policy mainframe system, a Cancer policy mainframe system, a Group Life policy mainframe system, a PC based Deferred Annuity system, AS400 systems, an LFPS system, rate tables, and an underwriting system, hereafter referred to as ALFA's systems. These policies will all be converted into the INGENIUM v6.3.1 software package.

Advantage Consulting Group. Inc. (ACG) will assist ALFA in the analysis and documentation of all of the different products and plans that are currently administered on ALFA's systems. In order to facilitate this analysis, ACG will supply a specific set of computer-based tools, called the Plan/Modification Analysis (PMA) tools. ALFA and ACG resources will jointly populate these tools with ALFA product/plan information.

At the conclusion of this project, ALFA will own a copy of the PMA tools. However, ALFA is prohibited from giving or reselling these tools to any outside parties. In addition, if ALFA is purchased by another organization, the purchasing organization or any affiliate of the purchasing organization may not use the PMA tools.

Since this agreement is not a software license, ACG will supply no warranty or ongoing support for the PMA tools after this project has been completed. If ALFA desires at a later date to obtain a more current version of the PMA tools, a separate agreement and additional fees would be necessary.

ADVANTAGE

103 W. College Ave., Suite 702, Appleton, Wisconsin, U.S.A. 54911

Phone: (920) 830-1990 Fax: (920) 830-1945

Schedule D (Continued)

Scope of Services (cont.):

In order to clearly define the exact tasks that ACG will be responsible for performing under this Schedule D agreement, the tasks are listed in the attached **ALFA LIFE PMA TOOLS TASKS** spreadsheet. If ALFA desires to have ACG perform any extra tasks outside of this spreadsheet, there would be additional fees invoiced over the agreed upon fixed price amount.

During the course of the project, if the Project End Date is changed to a date later than September 2, 2002, ACG reserves the right to invoice additional fees over the agreed upon fixed price amount. The nature and amount of these fees will be jointly determined if this occurs. ADVANTAGE will not have the right to charge additional fees over the agreed upon fixed price amount if the Project End Date is changed due to actions and/or inactions on the part of ADVANTAGE, and/or if the delay is due to causes beyond CLIENT'S reasonable control and without CLIENT'S fault, which could not have been foreseen, or if reasonably foreseen, could not have been prevented.

Project Beginning Date: March 1, 2002

Project End Date: July 1, 2002

Fixed Consulting Fees:

$63,936.00 U.S. dollars for the entire project, payable in two equal installments of $31,968.00. The first installment is due at the beginning of the engagement and the last installment is due at the completion of the engagement. The payment of the installment amounts in U.S. dollars by ALFA is expected within 30 days of receipt of ACG's invoice.

Expense Amounts:

All travel expenses incurred during the course of this project are included in the fixed price amount.

In addition, any software needed to connect to ALFA's computers will be supplied to ADVANTAGE at no cost.

ADVANTAGE Consulting Group, Inc.

By: _Richard E. Knutson_

Name: Richard E. Knutson

Title: President

Date: May 8, 2002

ALFA Schedule D

CLIENT

By: _William B. Harper_

Name: William B. Harper, Jr.

Title: Senior Vice President, Life and Loan Operations

Date: May 8, 2002

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ALFA LIFE PMA TOOLS TASKS
(as of 4/19/2002)

PROJECT PHASE	TASK ID	TASK DESCRIPTION	PERSON DAYS
PMA ANALYSIS	1	Run programs to analyze all distinct plans in CFO system.	5
PMA ANALYSIS	2	Add descriptive information about each plan code encountered.	10
PMA ANALYSIS	3	Group plan codes into products.	6
PMA ANALYSIS	4	Identify product features for each product by analyzing the plan file values.	40
PMA ANALYSIS	5	Identify product features for each product by analyzing policy contracts.	20
PMA ANALYSIS	6	Architect new Ingenium plan codes in tools.	10
PMA ANALYSIS	7	Map all CFO plan codes to Ingenium plan codes.	6
PMA ANALYSIS	8	Train ALFA personnel on PMA Tools.	10
		TOTALS	107